

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|------------------------------|---|--------------------------|
| In re Application of: |) | |
| Walter C. Muren |) | Group Art Unit: 3627 |
| Serial No.: 10/731,433 |) | Examiner: Obeid, Fahd A. |
| Filed: December 10, 2003 |) | |
| For: SYSTEMS AND METHODS FOR |) | Confirmation No.: 5179 |
| PROVIDING AN ADJUSTABLE |) | |
| RATE MORTGAGE WITH A FIXED |) | |
| MONTHLY PAYMENT |) | |

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO RESTRICTION REQUIREMENT

In a restriction requirement dated December 4, 2007, the period for response to which extends through January 4, 2008, the Examiner required restriction under 35 U.S.C. § 121 between:

- Group I - Claims 1-38, characterized by the Examiner as being drawn to determining a principle and interest amount; and
- Group II - Claims 39-42, characterized by the Examiner as being drawn to an adjustable interest rate.

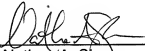
Applicants provisionally elect to prosecute Group I, claims 1-38, without traverse.

Please grant any extensions of time required to enter this response and charge
any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: January 4, 2008

By: 
Nathan A. Sloan
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